

United States Bankruptcy Court  
District of Maryland

In re:  
 Damion N Delgado  
 Michelle L Delgado  
 Debtors

Case No. 15-26671-JS  
 Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0416-1

User: tsukeena  
 Form ID: B9A

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Dec 01, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2015.

db/db +Damion N Delgado, Michelle L Delgado, 43 Aventura Ct., Randallstown, MD 21133-4333  
 29492124 +Collection Bureau, Inc., Jefferson Capital System, PO Box 1259, Oaks, PA 19456-1259  
 29492125 Comcast, 8029 Corporate Drive, Nottingham, MD 21236-4977  
 29492268 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305  
 29492271 +Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204-4606  
 29492130 +Dpt Ed/slm, 11100 Usa Pkwy, Fishers, IN 46037-9203  
 29492132 +Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184  
 29492134 +Five Lakes Agency, PO Box 80730, Rochester, MI 48308-0730  
 29492135 +Go Financial, P.O Box 29294, Phoenix, AZ 85038-9294  
 29492138 +Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799  
 29492139 Lincoln Tech, 1 Plymouth Meeting Suite 300, Plymouth Meeting, PA 19462  
 29492143 +Northwest Hospital, 5401 Old Court Road, Randallstown, MD 21133-5185  
 29492142 +Northwest Hospital, Box 549, Lutherville Timonium, MD 21094-0549  
 29492144 +Ocwen Loan Servicing, P.O Box 24738, West Palm Beach, FL 33416-4738  
 29492146 +Pediatric Professionals, PC, 106 Irving St NW Ste 212, Washington, DC 20010-2993  
 29492147 +Pendrick Capital Partners II LLC, PO Box 361450, Indianapolis, IN 46236-1450  
 29492148 +Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216-1009  
 29492149 +Profess Acct, 633 W Wisconsin Av, Milwaukee, WI 53203-1918  
 29492150 +R & R Prfssnl Recovery, Po Box 21575, Pikesville, MD 21282-1575  
 29492151 Randall Emergency Physicians, PO Box 13130, Philadelphia, PA 19101-3130  
 29492152 +Rushmore Loan Management Services, Attn: Bankruptcy, 15480 Laguna Canyon Rd, Irvine, CA 92618-2132  
 29492154 +Smile Forever Dentistry, 8890 McDonogh Rd Suite 315, Owings Mills, MD 21117-5453  
 29492156 +State Collection Servi, Attn: Bankruptcy, 2509 S Stoughton Rd, Madison, WI 53716-3314  
 29492270 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2225  
 29492269 Supervisor of Delin. Accts., Rm. 1 Municipal Building, Holliday & Lexington Streets, Baltimore, MD 21202  
 29492159 +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
 29492157 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: michael@broumas.com Dec 01 2015 20:34:20 J. Michael Broumas,

J. Michael Broumas, Broumas Law Group LLC, 8370 Court Avenue, Suite 203, Ellicott City, MD 21043

tr +EDI: BLSSIMPSON.COM Dec 01 2015 20:23:00 Lori S. Simpson, Law Office of Lori Simpson, LLC, 1400 S. Charles Street, 3rd Floor, Baltimore, MD 21230-4263

29492120 EDI: HNDA.COM Dec 01 2015 20:23:00 American Honda Finance Corp, 20800 Madrona Avenue, Torrance, CA 90503

29492123 EDI: CBCSI.COM Dec 01 2015 20:23:00 CBCS, Po Box 163250, Client name: Baltimore Gas and Electric, Columbus, OH 43216-3250

29492127 +E-mail/Text: ebn@mypcs.com Dec 01 2015 20:36:00 CPS Security, PO Box 782408, San Antonio, TX 78278-2408

29492121 +E-mail/Text: cms-bk@cms-collect.com Dec 01 2015 20:35:16 Capital Management Services, LP, Creditor: PNC Bank, 726 Exchange St, Suite 700, Buffalo, NY 14210-1464

29492122 +EDI: CAPITALONE.COM Dec 01 2015 20:23:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

29492126 +EDI: CONVERGENT.COM Dec 01 2015 20:23:00 Convergent, 800 39th/ PO Box 9004, Renton, WA 98057-9004

29492128 +EDI: RCSFNBMARIN.COM Dec 01 2015 20:23:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873

29492129 EDI: DIRECTV.COM Dec 01 2015 20:23:00 Direct TV, PO Box 78626, Phoenix, AZ 85062-8626

29492131 +EDI: CONVERGENT.COM Dec 01 2015 20:23:00 ER Solutions/Convergent Outsourcing, INC, Po Box 9004, Renton, WA 98057-9004

29492133 +EDI: AMINFOFP.COM Dec 01 2015 20:23:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

29492136 +EDI: DVTM.COM Dec 01 2015 20:23:00 Go Financial, 4020 E Indian School Rd, Phoenix, AZ 85018-5220

29492137 EDI: JEFFERSONCAP.COM Dec 01 2015 20:23:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303

29492140 +EDI: MID8.COM Dec 01 2015 20:23:00 Midland Credit Management , Inc, 8875 Aero Drive Suite 200, San Diego, CA 92123-2255

29492141 +EDI: NAVIENTFKASMSERV.COM Dec 01 2015 20:23:00 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500

29492145 +Fax: 407-737-5634 Dec 01 2015 20:53:44 Ocwen Loan Servicing L, 1661 Worthington Rd Suite 100, West Palm Beach, FL 33409-6493

29492155 +EDI: SWCR.COM Dec 01 2015 20:23:00 Southwest Credit Syste, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958

29492155 +E-mail/Text: bankruptcy@sw-credit.com Dec 01 2015 20:35:35 Southwest Credit Syste, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958

29492160 EDI: VERIZONCOMB.COM Dec 01 2015 20:23:00 Verizon, PO Box 920041, Dallas, TX 75392-0041

District/off: 0416-1

User: tsukeena  
Form ID: B9APage 2 of 2  
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

29492158\* +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
29492153 ##+Saxon Mortgage Service, 4708 Mercantile Dr N, Fort Worth, TX 76137-3605

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2015

Signature: /s/Joseph Speetjens

## **CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2015 at the address(es) listed below:

J. Michael Broumas michael@broumas.com, irene@broumas.com, olga@broumas.com, jmbroumas@gmail.com,  
kareen@broumas.com, velinda@broumas.com  
Lori S. Simpson 7trustee@lsimpsonlaw.com, MD56@ecfcbis.com

TOTAL: 2

**UNITED STATES BANKRUPTCY COURT**  
District of Maryland

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/30/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.

All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors --- Do not file this notice in connection with any proof of claim you submit to the court.**

**\*\*\* See Reverse Side For Important Explanations and Possible Dismissal \*\*\***

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Damion N Delgado 43 Aventura Ct. Randallstown, MD 21133	Michelle L Delgado 43 Aventura Ct. Randallstown, MD 21133
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Case Number: 15-26671 JS	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-3968 xxx-xx-7861
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Attorney for Debtor(s) (name and address): J. Michael Broumas J. Michael Broumas Broumas Law Group LLC 8370 Court Avenue, Suite 203 Ellicott City, MD 21043 Telephone number: 410-523-8100	Bankruptcy Trustee (name and address): Lori S. Simpson Law Office of Lori Simpson, LLC 1400 S. Charles Street 3rd Floor Baltimore, MD 21230 Telephone number: 410-468-0054
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**Meeting of Creditors**

Date: **January 4, 2016**

Time: **11:00 AM**

Location: **101 W. Lombard Street, Garmatz Courthouse, 2nd Fl., #2650, Baltimore, MD 21201**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/4/16**

**Deadline to Object to Exemptions:** Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Baltimore Division  
101 West Lombard Street, Ste. 8530  
Baltimore, MD 21201  
Telephone number: (410) 962-2688

**For the Court:**

Clerk of the Bankruptcy Court:  
Mark A. Neal

Visit [www.mdb.uscourts.gov](http://www.mdb.uscourts.gov) for court hours

Date: 12/1/15

**EXPLANATIONS****B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Possible Dismissal	Debtor's failure to comply with the filing requirements of the Bankruptcy Code § 521(a)(1) within 45 days of the filing of the petition will result in the automatic dismissal of this case pursuant to § 521(i)(1).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. For free legal advice, visit <a href="http://www.mdb.uscourts.gov/">http://www.mdb.uscourts.gov/</a> and click on Don't Have an Attorney.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	